



STATE AND SCHOOL
EMPLOYEES'

Life AND Health

PLAN

Know Your Benefits

NEW RATES EFFECTIVE JULY 1, 2006

The charts in this newsletter contain important premium rate information that affects all Plan participants – active employees, dependents, retirees, and COBRA participants. It is important that you compare the premium amount deducted from your check to be sure you are paying the correct premium. These new premium rates will be effective July 1, 2006. Please refer to the specific chart for your enrollment category (**Legacy**, **Horizon**, or **COBRA**).

Active employees who began their full-time employment with a covered employer unit (Mississippi state agency, public school district, public library, community/junior college, or university) **prior to January 1, 2006**, are classified as **Legacy** employees. The State will continue to pay 100% of the active **Legacy** employee's premium for Base or Select Coverage. Effective July 1, 2006, the State-paid premium will be \$322 per month for those **Legacy** employees enrolled in Base Coverage, and \$339 per month for those **Legacy** employees enrolled in Select Coverage.

Active employees who began their full-time employment with a covered employer unit **on or after January 1, 2006**, and who have not previously been employed full-time by a covered employer unit prior to January 1, 2006, are classified as **Horizon** employees. While the State will continue to pay 100% of the active **Horizon** employee's premium for Base Coverage, any **Horizon** employee choosing Select Coverage will be required to pay a portion of his premium. Effective July 1, 2006, the State-paid premium will be \$322 per month for **Horizon** employees regardless of their coverage type. **Horizon** employees choosing Select Coverage will also be required to contribute \$17 per month for their coverage.

**BASE COVERAGE
QUALIFIES AS A
HIGH DEDUCTIBLE
HEALTH PLAN
UNDER FEDERAL
TAX REGULATIONS.**

Benefits

**STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN
PREMIUM RATES**
Effective July 1, 2006

LEGACY EMPLOYEES

(INITIALLY HIRED BEFORE 1/1/2006)

	COVERAGE TYPE			
	BASE (High Deductible)	SELECT		
	TOTAL	EMPLOYEE	TOTAL	EMPLOYEE

ACTIVE*

Employee*	\$322	\$0	\$339	\$0
Employee + Spouse	\$640	\$318	\$700	\$361
Employee + Spouse & Child(ren)**	\$808	\$486	\$868	\$529
Employee + Child**	\$406	\$84	\$466	\$127
Employee + Children**	\$533	\$211	\$593	\$254

RETIRERD EMPLOYEE < 65 and NON-MEDICARE ELIGIBLE

Retiree	\$370	\$389
Retiree + Spouse (Non-Medicare)	\$736	\$804
Retiree + Spouse & Child(ren) (Non-Medicare)**	\$929	\$997
Retiree + Child**	\$466	\$516
Retiree + Children**	\$612	\$643
Retiree + Spouse (Medicare)	N/A	\$541
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A	\$668

DISABLED RETIREE < 65 and NON-MEDICARE ELIGIBLE

Retiree	\$370	\$389
Retiree + Spouse (Non-Medicare)	\$736	\$804
Retiree + Spouse & Child(ren) (Non-Medicare)**	\$929	\$997
Retiree + Child**	\$466	\$516
Retiree + Children**	\$612	\$643
Retiree + Spouse (Medicare)	N/A	\$541
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A	\$668

DISABLED RETIREE < 65 and MEDICARE ELIGIBLE

Retiree	N/A	\$152
Retiree + Spouse (Non-Medicare)	N/A	\$567
Retiree + Spouse & Child(ren) (Non-Medicare)**	N/A	\$760
Retiree + Child**	N/A	\$279
Retiree + Children**	N/A	\$406
Retiree + Spouse (Medicare)	N/A	\$304
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A	\$431

RETIRERD EMPLOYEE > or = 65 and MEDICARE ELIGIBLE

Retiree	N/A	\$152
Retiree + Spouse (Non-Medicare)	N/A	\$567
Retiree + Spouse & Child(ren) (Non-Medicare)**	N/A	\$760
Retiree + Child**	N/A	\$279
Retiree + Children**	N/A	\$406
Retiree + Spouse (Medicare)	N/A	\$304
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A	\$431

RETIRERD NON-MEDICARE MARRIED TO ACTIVE

Retiree	\$344	\$361
Retiree + Child**	\$428	\$488
Retiree + Children**	\$555	\$615

* The State pays 100% of the Legacy employee's premium for Base (\$322) or Select (\$339) coverage.

**If you elect High Option Coverage for your child or children, your premium is an additional \$20 per month.

STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN PREMIUM RATES

Effective July 1, 2006

HORIZON EMPLOYEES

(INITIALLY HIRED ON OR AFTER 1/1/2006)

	COVERAGE TYPE			
	BASE (High Deductible)		SELECT	
	TOTAL	EMPLOYEE	TOTAL	EMPLOYEE
ACTIVE*				
Employee*	\$322	\$0	\$339	\$17
Employee + Spouse	\$640	\$318	\$700	\$378
Employee + Spouse & Child(ren)**	\$808	\$486	\$868	\$546
Employee + Child**	\$406	\$84	\$466	\$144
Employee + Children**	\$533	\$211	\$593	\$271
RETIRERD EMPLOYEE < 65 and NON-MEDICARE ELIGIBLE				
Retiree	\$540			\$559
Retiree + Spouse (Non-Medicare)	\$1,076			\$1,144
Retiree + Spouse & Child(ren) (Non-Medicare)**	\$1,203			\$1,271
Retiree + Child**	\$618			\$686
Retiree + Children**	\$745			\$813
Retiree + Spouse (Medicare)	N/A			\$711
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A			\$838
DISABLED RETIREE < 65 and NON-MEDICARE ELIGIBLE				
Retiree	\$540			\$559
Retiree + Spouse (Non-Medicare)	\$1,076			\$1,144
Retiree + Spouse & Child(ren) (Non-Medicare)**	\$1,203			\$1,271
Retiree + Child**	\$618			\$686
Retiree + Children**	\$745			\$813
Retiree + Spouse (Medicare)	N/A			\$711
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A			\$838
DISABLED RETIREE < 65 and MEDICARE ELIGIBLE				
Retiree	N/A			\$152
Retiree + Spouse (Non-Medicare)	N/A			\$737
Retiree + Spouse & Child(ren) (Non-Medicare)**	N/A			\$864
Retiree + Child**	N/A			\$279
Retiree + Children**	N/A			\$406
Retiree + Spouse (Medicare)	N/A			\$304
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A			\$431
RETIRERD EMPLOYEE > or = 65 and MEDICARE ELIGIBLE				
Retiree	N/A			\$152
Retiree + Spouse (Non-Medicare)	N/A			\$737
Retiree + Spouse & Child(ren) (Non-Medicare)**	N/A			\$864
Retiree + Child**	N/A			\$279
Retiree + Children**	N/A			\$406
Retiree + Spouse (Medicare)	N/A			\$304
Retiree + Spouse & Child(ren) (One or more Medicare)**	N/A			\$431
RETIRERD NON-MEDICARE MARRIED TO ACTIVE				
Retiree	\$344			\$361
Retiree + Child**	\$428			\$488
Retiree + Children**	\$555			\$615

* The State pays 100% (\$322) of the Horizon employee's premium for Base coverage. For Select coverage, the State pays \$322 of the Horizon employee's total (\$339) premium.

**If you elect High Option Coverage for your child or children, your premium is an additional \$20 per month.

STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN

PREMIUM RATES

Effective July 1, 2006

COBRA ENROLLEES

(LEGACY AND HORIZON)

COVERAGE TYPE

BASE (High Deductible)

SELECT

COBRA

Participant	\$328	\$345
Participant + Spouse	\$652	\$714
Participant + Spouse & Child(ren)	\$824	\$885
Participant + Child	\$414	\$475
Participant + Children	\$543	\$604
Participant + High Option	\$348	\$366
Participant + Spouse & Child(ren) + High Option	\$844	\$905
Participant + Child + High Option	\$434	\$495
Participant + Children + High Option	\$564	\$625

COBRA DISABILITY EXTENSION

Participant	\$483	\$508
Participant + Spouse	\$960	\$1,050
Participant + Spouse & Child(ren)	\$1,212	\$1,302
Participant + Child	\$609	\$699
Participant + Children	\$799	\$889
Participant + High Option	\$513	\$538
Participant + Spouse & Child(ren) + High Option	\$1,242	\$1,332
Participant + Child + High Option	\$639	\$729
Participant + Children + High Option	\$829	\$919



Women, Take Heart

When it comes to matters of the “heart”, men have been getting most of the attention from the world of medicine. Well, now it’s women’s turn. Did you know that women have their own guidelines to help prevent heart disease?

The American Heart Association (AHA) has issued preventive coronary heart disease guidelines for women. Women are grouped into three risk areas to determine the best course of treatment. “Low risk” means that a woman’s chance of having coronary heart disease in 10 years is less than 10 percent. With “intermediate risk”, the chance is between 10 and 20 percent, and with “high risk”, the chance is more than 20 percent.

Talk with your doctor about your risk for heart disease. The AHA recommends that all women should exercise, eat a healthy diet, not smoke, and maintain a healthy weight.

The AHA guidelines for women in the “high risk” group recommend the following medicines:

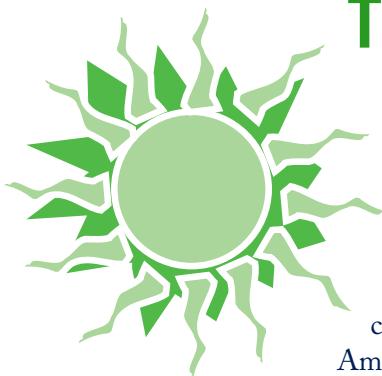
- Aspirin therapy
- Beta-blocker and ACE inhibitor therapy
- Statin therapy, even if their LDL, or “bad” cholesterol, level is less than 100 mg/dl

Women with “intermediate risk” can use aspirin if their blood pressure is under control and if the risks of taking aspirin are fewer than the possible benefits.

Your doctor is the best person to help you assess your risk and treatment to prevent heart disease. Don’t start any medicine therapy without your doctor’s approval.

The Body's Largest Organ

We all learned in elementary school that the skin is the largest organ in the human body. What we didn't learn back then was the damage that the sun can do to the skin and how we can protect ourselves from skin cancer.



The Most Common Skin Cancer

Basal cell carcinoma (BCC) is the most common form of skin cancer, affecting nearly 800,000 Americans each year. In fact, it is

the most common of all cancers. One out of every three new cancers is a skin cancer. BCCs occur most frequently on exposed parts of the body – the face, ears, neck, scalp, shoulders, and back – and are almost always caused by chronic exposure to sunlight. Anyone with a history of frequent sun exposure can develop BCC, but people who have fair skin, blonde or red hair, and blue, green, or gray eyes are at the highest risk. People whose jobs require them to spend long hours outdoors are in particular jeopardy, as well as those who spend extensive leisure time in the sun.

DID YOU KNOW...

- Year-round sun protection is important?
- The sun's harmful ultraviolet (UV) radiation can penetrate many types of clothes?
- UV radiation can also go through automobile and residential windows?
- UV radiation can damage your eyes, contributing to cataracts, macular degeneration, and eyelid cancers?

*Protect
Yourself*

Protect Yourself and Your Family All Year

1. Seek the shade, especially between 10 a.m. and 2 p.m.
2. Avoid sunburns.
3. Use a sunscreen with an SPF of 15 or higher every day.
4. Apply 1 ounce (2 tablespoons) of sunscreen to your entire body 30 minutes before going outside. Reapply every two hours.
5. Cover up with clothing, including a broad-brimmed hat and UV-blocking sunglasses.
6. Keep newborns out of the sun. Sunscreens should be used on babies over the age of six months.
7. Examine your skin head-to-toe every month.
8. See your doctor every year for a professional skin exam.
9. Avoid tanning and UV tanning salons.

Source: Skin Cancer Foundation

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IMPORTANT INFORMATION

This newsletter contains important premium rate information for participants in the State and School Employees' Health Insurance Plan!

The new rates are effective July 1, 2006.